B2100B (Form 2100B) (12/15)

United States Bankruptcy Court

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	District Of New Jersey (Trenton)		
In re Mark Moran	Case No. 23-14433-CMG		
Claim No. 5-1 (if known) was filed or de the alleged transferor. As evidence of the tr	claim other than for security emed filed under 11 U.S.C. § 1111(a) in this case by ansfer of that claim, the transferee filed a Transfer of office of this court on (date).		
Name of Alleged Transferor	Name of Transferee		
Truman 2021 SC9 Title Trust	Truman 2021 SC9 Title Trust		
Address of Alleged Transferor:			
c/o Rushmore Servicing dba Mr. Cooper P.O. Box 619096 Dallas TX 75261-9741	Address of Transferee: c/o Carrington Mortgage Services, LLC 1600 South Douglass Road Suite 200A Anaheim, CA 92806		
	TO OBJECT TO TRANSFER~~		
within twenty-one (21) days of the mailing of	of this notice. If no objection is timely received by the e original claimant without further order of the court.		
Date:	CLERK OF THE COURT		

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B 2100A (Form 2100A) (12/15)

UNITED STATES BANKRUPTCY COURT

District	District Of New Jersey (Trenton)		
In re Mark Moran ,	Case No. 23-14433-CMC		
TRANSFER OF CLAIM OT	HER THAN FOR SECURITY		
A CLAIM HAS BEEN FILED IN THIS CASE or de hereby gives evidence and notice pursuant to Rule 30 than for security, of the claim referenced in this evidence	001(e)(2), Fed. R. Bankr. P., of the transfer, other		
Truman 2021 SC9 Title Trust	Truman 2021 SC9 Title Trust		
Name of Transferee	Name of Transferor		
Name and Address where notices to transferee should be sent: c/o Carrington Mortgage Services, LLC 1600 South Douglass Road Suite 200A Anaheim, CA 92806	Court Claim # (if known): 5-1 Amount of Claim: 272,044.70 Date Claim Filed: 07/31/2023		
Phone: 800-561-4567 Last Four Digits of Acet #: 5426	Phone: 877-888-4623 Last Four Digits of Acet. #: 3402		
Name and Address where transferee payments should be sent (if different from above):			
Phone:Last Four Digits of Acct #:			
I declare under penalty of perjury that the informatio best of my knowledge and belief.	on provided in this notice is true and correct to the		
By: Charles G. Wohlrab, Esq.	Date: 02/28/2025		
Transferee/Transferee's Agent			

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 & 3571.

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1600 South Douglass Road Suites 110 & 200-A

Anaheim, CA 92806

0000771 MARK S MORAN C/O MARC C. CAPONE, ESQ 60 HIGHWAY 71, UNIT 2 SPRING LAKE HEIGHTS NJ 07762-1878

Property Address: 6 LAKE ST

POINT PLEASANT BEACH, NJ 08742

Loan Number:

Notice Date: 02/07/2025

NOTICE OF SERVICING TRANSFER

Re: Carrington Loan #: I Mr. Cooper Loan #:■

Dear Customer(s):

The servicing of your mortgage loan was transferred, effective 02/03/2025. This means that after this date, Carrington Mortgage Services, LLC ("Carrington") will be collecting your mortgage loan payments from you. Nothing will change about your current loan terms with this transfer in service.

Mr. Cooper was collecting your payments. Mr. Cooper stopped accepting payments received from you after 02/02/2025.

Carrington will collect your payments going forward. Carrington will start accepting payments received from you on 02/03/2025.

Send all payments due on or after 02/03/2025 to Carrington at this address:

Carrington Mortgage Services, LLC, Attn: Payment Processing, P.O. Box 7015, Pasadena, CA 91109-7015. Please include your new Carrington loan number as specified at the top of this letter on your check and all future correspondence.

If you have any questions for either your current servicer, Mr. Cooper or your new servicer, Carrington, about your mortgage loan or this transfer, please contact us using the contact information below:

Current Servicer:

Mr. Cooper **Customer Service Department** 888-480-2432 **Customer Service Department** 8950 Cypress Waters Blvd. Coppell, TX 75019

New Servicer:

Carrington Mortgage Services, LLC **Customer Service Department** 800-561-4567 P.O. Box 5001 Westfield, IN 46074-5001

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Our customer service team is available Monday through Friday from 8:00AM - 9:00PM Eastern Time. You may also visit our website at www.CarringtonMortgage.com.

If you have been including premiums for life, disability, accidental death, or any other type of optional insurance, this coverage will not transfer with the transfer of your loan. You should contact the provider of the optional insurance or other membership product directly to discuss continued availability or alternative options.

Your payments are still due according to your loan agreement. However, during the 60-day period following the effective date of transfer, Carrington will not charge you a late fee, report to credit bureaus, or treat any delayed payments as late. Any loan payment received by Mr. Cooper on or before its due date will not be treated by Carrington as late, and you will not incur a late fee.

If your monthly payment is being electronically drafted from your checking or savings account by Mr. Cooper, this process will be discontinued in connection with the servicing transfer. To create an online account, please visit our website at www.CarringtonMortgage.com select recent transfer in the upper right hand corner. Once you have setup your account, you can log in and setup automatic payments, by selecting your payment preference on the left hand menu under the "Payments" section.

Effective as of the servicing transfer date, you will be subject to the enclosed privacy policies of Carrington and you may also obtain a copy of the privacy notice by visiting our website at www.CarringtonMortgage.com.

We look forward to serving you through all of your mortgage needs.

Sincerely,

Loan Servicing Department
Carrington Mortgage Services, LLC

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Case 23-14433-CMG Doc 58 Filed 02/28/25 Entered 02/28/25 18:54:50 Desc Main Document Page 5 of 10 IMPORTANT DISCLOSURES

-VERBAL INQUIRIES & COMPLAINTS-

For verbal inquiries and complaints about your mortgage loan, please contact the CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC, by calling 1-800-561-4567. The CUSTOMER SERVICE DEPARTMENT for Carrington Mortgage Services, LLC is toll free and you may call from 8:00 a.m. to 9:00 p.m. Eastern Time, Monday through Friday. You may also visit our website at www.CarringtonMortgage.com.

-IMPORTANT BANKRUPTCY NOTICE-

If you have been discharged from personal liability on the mortgage because of bankruptcy proceedings and have not reaffirmed the mortgage, or if you are the subject of a pending bankruptcy proceeding, this letter is not an attempt to collect a debt from you but merely provides informational notice regarding the status of the loan. If you are represented by an attorney with respect to your mortgage, please forward this document to your attorney.

-CREDIT REPORTING AND DIRECT DISPUTES-

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. If you have concerns regarding the accuracy of any information contained in a consumer report pertaining to this account, you may send a direct dispute to Carrington Mortgage Services, LLC by fax to 800-486-5134 or in writing to Carrington Mortgage Services, LLC and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence.

-MINI MIRANDA-

This communication is from a debt collector and it is for the purpose of collecting a debt and any information obtained will be used for that purpose. This notice is required by the provisions of the Fair Debt Collection Practices Act and does not imply that we are attempting to collect money from anyone who has discharged the debt under the bankruptcy laws of the United States.

-HUD COUNSELOR INFORMATION-

If you would like counseling or assistance, you may obtain a list of HUD-approved homeownership counselors or counseling organizations in your area by calling the HUD nationwide toll-free telephone number at (800) 569-4287 or toll-free TDD (800) 877-8339, or by going to http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm. You can also contact the CFPB at (855) 411-2372, or by going to www.consumerfinance.gov/find-a-housing-counselor.

-EQUAL CREDIT OPPORTUNITY ACT NOTICE-

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has, in good faith, exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers Carrington Mortgage Services, LLC compliance with this law is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

-SCRA DISCLOSURE-

<u>MILITARY PERSONNEL/SERVICEMEMBERS:</u> If you or your spouse is a member of the military, please contact us immediately. The federal Servicemembers Civil Relief Act and comparable state laws afford significant protections and benefits to <u>eligible</u> military service personnel, including protections from foreclosure as well as interest rate relief. For additional information and to determine eligibility, please contact our Military Assistance Team toll free at (888) 267-5474.

-NOTICES OF ERROR AND INFORMATION REQUESTS, QUALIFIED WRITTEN REQUESTS (QWR)-

Written complaints and inquiries classified as Notices of Error and Information Requests or QWRs must be submitted to Carrington Mortgage Services, LLC by fax to 800-486-5134, or in writing to Carrington Mortgage Services, LLC, and Attention: Customer Service, P.O. Box 5001, Westfield, IN 46074. Please include your loan number on all pages of the correspondence. You have the right to request documents we relied upon in reaching our determination. You may request such documents or receive further assistance by contacting the Customer Service Department for Carrington Mortgage Services, LLC toll free at 1-800-561-4567, Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. You may also visit our website at www.CarringtonMortgage.com.

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Rev. 02/2024

	NW/8 ID #2600		
FACTS	WHAT DOES CARRINGTON MORTGAGE SERVIO	CES, LLC DO WITH YOUR PE	RSONAL INFORMATION
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.		
What?	The types of personal information we collect and share depend on the product or service you have with us. This information can include: • Social Security number and income • Payment history and mortgage rates and payments • Credit history and credit scores		
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Carrington Mortgage Services, LLC chooses to share; and whether you can limit this sharing.		
Reasons we	can share your personal informat on	Do s arrington Mor gage er ic s L s a e?	Can you mtth s sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus		Yes	No
For our marketing purposes— to offer our products and services to you		Yes	No
	other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences		Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness		Yes	Yes
For our affiliates to market to you Yes Yes		Yes	
For nonaffiliates to market to you Yes Yes		Yes	
Tolmi ourshang	 Call toll free 1-800-561-4567 Mail the form at the bottom of the page Please note: 		
	If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.		
	However, you can contact us at any time to limit our sharing.		
Call toll free, 1-800-561-4567 or go to www.CarringtonMortgage.com			

Mi-i Fr			
	Mark any/all you want to limit:		
Leave Blank OR	 Do not share information about my creditworthiness with your affiliates for their everyday business purposes 		
If you have a joint account, your choice(s) will apply to	Do not allow your affiliates to use my personal information to market to me		
everyone on your account			
unless you mark below.	Name	MARK S MORAN	
Apply my choices only to me	Address Line 1	C/O MARC C. CAPONE, ESQ	
	Address Line 2	60 HIGHWAY 71, UNIT 2	
	City State Zip	SPRING LAKE HEIGHTS, NJ 07762	
	Account Number		

To exercise your choices, do one of the following:

(1) Fill out, sign and send back this form to us using the envelope provided (you may want to make a copy for your records). If using your own envelope, send the completed and signed form to us at:

Carrington Mortgage Services, LLC

P.O. Box 5001

Westfield, IN 46074

- (2) Call this toll free number: 1-800-561-4567
- (3) Reply electronically by signing into your account through our website at: www.CarringtonMortgage.com

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Who is providing this notice?	Carrington Mortgage Services, LLC		
Missi e o			
How does Carrington Mortgage Services, LLC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings. Our Policies and Procedures and Employee Code of Conduct limit access to customer information for business purposes only and include strict standards for keeping your information confidential and secure.		
How does Carrington Mortgage Services, LLC collect my personal information?	 We collect your personal information, for example, when you Apply for a loan or give us your income information Provide employment information or provide account information Provide your mortgage information We also collect your personal information from others, such as credit bureaus, affiliates, or other companies. 		
Why can't I limit all sharing?	 Federal law gives you the right to limit only Sharing for affiliates' everyday business purposes – information about your creditworthiness Affiliates from using your information to market to you Sharing for nonaffiliates to market to you State laws and individual companies may give you additional rights to limit sharing. See below for more on your rights under state law. 		
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.		
Defi it n			
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies. Our affiliates include companies with the Carrington or Vylla name such as Carrington Mortgage Holdings, LLC, Carrington Mortgage Services, LLC, Carrington Document Services, LLC, Carrington Foreclosure Services, LLC, Vylla Insurance Agency, LLC, Vylla Home (CT), LLC, Carrington Real Estate Services (US), LLC (d/b/a Vylla Home), Vylla Home, Inc. (d/b/a Vylla Home), Vylla Escrow, Inc., Vylla Title, Inc, Vylla Title, LLC (d/b/a Vylla Settlement, LLC (NY and PA)), Vylla Title - Alabama, LLC, Vylla Title - Arkansas, LLC, Vylla Title - Louisiana, LLC.		
Nonaffiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. Nonaffiliates we share with can include mortgage companies, insurance companies, direct marketing companies, and nonprofit organizations.		
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you. Our joint marketing partners include other mortgage companies.		

State Laws

Some state laws may impose additional restrictions on disclosure of information about customers for certain purposes in those states.

Notice to Nevada Residents

Nevada Statute Section 228.600(3) allows marketing calls to our existing customers listed on the National Do Not Call Registry. If you prefer not to receive marketing calls from us, you may be placed on our Internal Do Not Call list by calling (800) 561-4567, or writing to Carrington Mortgage Services, LLC, Attention: Privacy Department, P.O. Box 5001, Westfield, IN 46074. For more information, contact us at the address above. You may also contact the Nevada Attorney General's office: Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington Street, Suite 3900, Las Vegas, NV 89101; Phone: (702) 486-3132; Email: BCPINFO@ag.state.nv.us

Notice to New Mexico Residents

We will not share your personal data with anyone except our service providers and third parties as required or permitted by law. However, we may share transaction and experience information (such as your payment history) within the Carrington family of companies. We may also share your personal data with your consent or at your direction.

Notice to North Dakota Residents

We will not share your personal data with anyone except our service providers and third parties as required or permitted by law. However, we may share transaction and experience information (such as your payment history) within the Carrington family of companies. We may also share your personal data with your consent or at your direction.

Notice to Vermont Residents

We will not share your personal data with nonaffiliated and third parties except as permitted by law. In addition, unless you give us permission, we will not share information about your credit worthiness with our affiliates. You do not have to contact us to implement these limits to our sharing. We will not share information about your transactions and experiences with our affiliates for their everyday business purposes and to market to you unless permitted by law or unless you give us permission to do so.

1	TED STATES BANKRUPTCY COURT FRICT OF NEW JERSEY		
Capti	on in Compliance with D.N.J. LBR 9004-1(b)	-	
Frie 85 E New P: (2	rles G. Wohlrab, Esq. dman Vartolo LLP Broad Street, Suite 501 v York, New York 10004 212) 471-5100		
1	orneys for Carrington Mortgage Services, C as servicer for Truman 2021 SC9 Title	Case No.:	23-14433-CMG
Trus	st	Chapter:	13
In R	e:	Adv. No.:	
Mar	k Moran,	Hearing Date:	
Deb	tor.	Hon. Judge:	Christine M. Gravelle
1. I, <u>J</u>	Justin Barrett : □ represent ■ am the secretary/paralegal for Charles in th □ am the in th	G. Wohlrab, Esq. e this matter.	, who represents
2.	On February 28, 2025, I sent to the parties listed in the chart below. - Transfer of Claim	t a copy of the follow	ing pleadings and/or documents
3.	I certify under penalty of perjury that the a indicated.	bove documents were	sent using the mode of service
Date:	February 28, 2025	/s/ Justin Barrett Signature	

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Mark Moran		☐ Hand-delivered
6 Lake Street Point Pleasant Beach, NJ 08742	Debtor(s)	☑ Regular mail
Tome Treasure Beach, 110 007 12		☐ Certified mail/RR
		☐ E-mail
		☐ Notice of Electronic Filing (NEF)
		Other (as authorized by the court *)
Marc C Capone		☐ Hand-delivered
Gillman, Bruton & Capone, LLC 770 Amboy Avenue	Debtor(s) Attorney(s)	⊠ Regular mail
Edison, NJ 08837		☐ Certified mail/RR
		□ E-mail
		☑ Notice of Electronic Filing (NEF)
		Other (as authorized by the court *)
Albert Russo		☐ Hand-delivered
Standing Chapter 13 Trustee CN 4853	Trustee	⊠ Regular mail
Trenton, NJ 08650-4853		☐ Certified mail/RR
		□ E-mail
		☑ Notice of Electronic Filing (NEF)
		Other (as authorized by the court *)
U.S. Trustee		☐ Hand-delivered
US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	⊠ Regular mail
		☐ Certified mail/RR
		□ E-mail
		☑ Notice of Electronic Filing (NEF)
		Other (as authorized by the court *)